

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW HAMPSHIRE**

REAFFIRMATION AGREEMENT

Debtor's Name: Jeffrey Cogswell. Case No: 05-14681-MWV
Chapter: 7

Creditor's Name and Address: Ford Motor Credit Company
P.O. Box 537950
Livonia, MI 48153

Instructions: 1) Attach a copy of all court judgments, security agreements, and evidence of their perfection.
2) File all the documents by mailing them or delivering them to the Clerk of the Bankruptcy Court.

NOTICE TO DEBTOR

This agreement gives up the protection of your bankruptcy discharge for this debt. As a result of this agreement, the creditor may be able to take your property or wages if you do not pay the agreed amounts. The creditor may also act to collect the debt in other ways.

You may rescind (cancel) this agreement at any time before the bankruptcy court enters a discharge order or within 60 days after this agreement is filed with the court, whichever is later, by notifying the creditor that the agreement is cancelled.

You are not required to enter into this agreement by any law. It is not required by the Bankruptcy Code, by any other law, or by any other contract (except another reaffirmation agreement made in accordance with Bankruptcy Code §524(c).

You are allowed to pay this debt without signing this agreement. However, if you do not sign this agreement and are later unwilling or unable to pay the full amount, the creditor will not be able to collect it from you. The creditor will also not be allowed to take your property to pay the debt unless the creditor has a lien on that property.

If the creditor has a lien on your personal property, you may have a right to redeem the property and eliminate the lien by making a single payment to the creditor equal to the current value of the property, as agreed by the parties or determined by the court.

This agreement is not valid or binding unless it is filed with the clerk of the bankruptcy court. If you were not represented by an attorney during the

negotiation of this reaffirmation agreement, the agreement cannot be enforced by the creditor unless; 1) you have attended a reaffirmation agreement hearing in the bankruptcy court, and 2) the agreement has been approved by the bankruptcy court. (Court approval is not required if this is a consumer debt secured by a mortgage or other lien on your real estate.)

REAFFIRMATION AGREEMENT

The debtor and creditor named above agree to reaffirm the debt described in this agreement as follows:

THE DEBT

Net Balance at Time of Filing:	\$7,317.36
Current Payoff:	\$7,317.36
Annual Percentage Rate (APR)	0.00%
Amount of Monthly Payment:	\$430.43
Date Payments Start:	12/20/01
Total Number of Payments to be made:	60
Total of Payments if paid according to schedule:	\$25,825.85
Date Any Lien is to be Released if paid according to the schedule:	12/20/06

The debtor agrees that any and all remedies available to the creditor under the security agreement remain available.

All additional terms agreed to by the parties (if any):

Payments on this debt (were not) in default on the date on which this bankruptcy case was filed. This agreement differs from the original agreement with the creditor as follows:

**CREDITOR'S STATEMENT CONCERNING AGREEMENT AND
SECURITY/COLLATERAL
(IF ANY)**

Description of Collateral. If applicable, list manufacturer, year and model:
2001 FORD WINDSTAR

Value: \$10,925.00

Basis or Source for Valuation: NADA Guide Book

Current Location and Use of Collateral: Debtor's address, personal

Expected Future Use of Collateral: Unknown

Check Applicable Boxes:

- ☐ Any lien described herein is valid and perfected
- ☐ This agreement is part of a settlement of a dispute regarding the dischargeability of this debt under section 523 of the Bankruptcy Code (11 U.S.C. §523) or any other dispute. The nature of dispute is:

**DEBTOR'S STATEMENT OF
EFFECT OF AGREEMENT ON DEBTOR'S FINANCES**

My monthly income (take home pay plus any other income received) is:
\$ _____.

My current monthly expenses total \$ _____, not including any payment due under this agreement or any debt to be discharged in this bankruptcy case.

I believe this agreement ~~(will)~~ (will not) impose an undue hardship on me or my dependents.

DEBTOR'S STATEMENT CONCERNING DECISION TO REAFFIRM

I agreed to reaffirm this debt because:

I believe this agreement is in my best interest because:

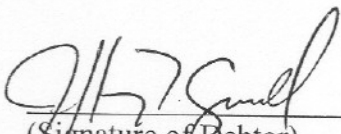
I (considered) (did not consider) redeeming the collateral under section 722 of the Bankruptcy Code (11 U.S.C. §722). I chose not to redeem because:

I (was) (was not) represented by an attorney during negotiations on this agreement.

CERTIFICATION OF ATTACHMENTS

Any documents which created and perfected the security interest or lien (are) (are not) attached. *(If documents are not attached):* The documents, which created and perfected the security interest or lien are not attached because:

SIGNATURES


(Signature of Debtor)

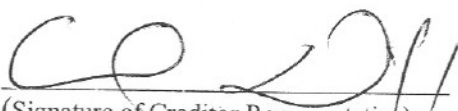
Date: 11-14-05

(Signature of Joint Debtor)

Date: _____

Ford Motor Credit Company

(Name of Creditor)


(Signature of Creditor Representative)
Edward C. Dial, Jr. Esq.-BNH #01756
Attorney for Ford Motor Credit Company

11-17-05
Date

NEW HAMPSHIRE SIMPLE INTEREST VEHICLE RETAIL INSTALMENT CONTRACT

DATE NOV 20, 2001

Buyer (and Co-Buyer) Name and Address (Including County and Zip Code) JEFFREY COGSWELL AND Lara Cogswell 473 BERRY RD. ALEXANDRIA, NH 03222- (GRAFTON)	CREDITOR (Seller Name and Address) MEREDITH MOTOR CO., INC. 339 D.W. HIGHWAY MEREDITH, NH 03253
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle described below for cash or on credit. The cash price is shown below as "Cash Sale Price." The credit price is shown below as "Total Sale Price." By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract.

New/Used	Floor Sample or Demo	Year and Make	Model	GVW If Truck (lbs.)	Vehicle Identification Number	Use For Which Purchased
NEW		2001 FORD	WINDSTAR		2FMZA57441BA12318	<input checked="" type="checkbox"/> Personal <input type="checkbox"/> Agricultural <input type="checkbox"/> Commercial

Trade-in	N/A	\$	N/A	\$	N/A
Year and Make		Gross Allowance		Amount Owning	

ITEMIZATION OF AMOUNT FINANCED

- Cash Sale Price \$ 25,825.85 (1)
- Down Payment
 - Third Party Rebate Assigned to Creditor \$ N/A
 - Cash Down Payment \$ N/A
 - Pickup Payment due \$ N/A
 - Trade-in (description above) \$ 0.00
 - Total Down Payment \$ 0.00 (2)
- Unpaid Balance of Cash Price (1 minus 2) \$ 25,825.85 (3)
- Amounts paid on your behalf (Seller may be retaining a portion of these amounts)
 - To Public Officials
 - (i) for license, title & registration fees \$ N/A ;
 - (ii) for documentary fees \$ N/A ;
 - (iii) for taxes (not in Cash Sale Price) \$ N/A
 - To Insurance Companies for
 - Vehicle Insurance \$ N/A
 - Credit Life Insurance \$ N/A
 - Credit Disability Insurance \$ N/A
 - To N/A for N/A \$ N/A
 - To N/A for N/A \$ N/A
 - To N/A for N/A \$ N/A
 - To N/A for N/A \$ N/A
 - Total \$ N/A (4)
- Amount Financed (3 plus 4) \$ 25,825.85 (5)

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid when you have made all scheduled payments	The total cost of your purchase on credit, including your downpayment
0.00 %	\$ 0.00	\$ 25,825.85	\$ 25,825.85	\$ 25,825.85

Payment Schedule —	<input checked="" type="checkbox"/> Number of payments	Amount of Each payment	When Payments are due
Your payment schedule will be:	59	\$ 430.43	monthly starting December 20, 2001
	1 final	\$ 430.48	

Prepayment: If you pay off your debt early, you will not have to pay a penalty.

Late Payment: You must pay a late charge on the portion of each payment received more than 10 days late. The charge is 5 percent of the late amount or \$50.00, whichever is less.

Security Interest: You are giving a security interest in the vehicle being purchased.

Contract: Please see this contract for additional information on security interest, non payment, default, the right to require repayment of your debt in full before the scheduled date, and prepayment penalty.

Any change in this contract must be in writing and signed by you and the Creditor.

BUYER: Jeffrey Cogswell CO-BUYER: Lara Cogswell

NOTICE TO THE BUYER: 1. Read this contract before you sign.
2. You are entitled to an exact copy of the contract you sign.

Buyer acknowledges receipt of a true and completely filled in copy of this contract at the time of signing.

Buyer Signs: Jeffrey Cogswell (Co) Buyer Signs: Lara Cogswell

By signing below, the Seller accepts this contract. If no other Assignee is named in a separate assignment attached to this contract the Seller assigns it to Ford Motor Credit Company.

Seller: MEREDITH MOTOR CO., INC. By: [Signature]

FC 17628-SI Oct 00 (Previous editions may NOT be used.) SEE BACK FOR ADDITIONAL AGREEMENTS

INSURANCE

YOU MAY OBTAIN VEHICLE INSURANCE FROM A PERSON OF YOUR CHOICE.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED.

CREDIT LIFE, CREDIT DISABILITY AND OTHER OPTIONAL INSURANCE ARE NOT REQUIRED TO OBTAIN CREDIT AND WILL NOT BE PROVIDED UNLESS YOU SIGN AND AGREE TO PAY THE PREMIUM.

<input type="checkbox"/> Credit Life	N/A
Insurer	N/A
Premium	N/A
Insured(s)	
Signature(s)	

<input type="checkbox"/> Disability	N/A
Insurer	N/A
Premium	N/A
Insured	
Signature	

<input type="checkbox"/> Type of Insurance	N/A
Term	N/A
Insurer	N/A
Premium	N/A
Signature	

Credit Life and Credit Disability Insurance are for the term of the contract. The amount and coverages are shown in a notice or agreement given to you today.

You are required to insure the vehicle. If a charge is shown below, the Creditor will try to buy the coverages checked for the term shown. Coverages will be based on the cash value of the vehicle at time of loss, but not more than the limits of the policy.

<input type="checkbox"/> Comprehensive	<input type="checkbox"/> \$ N/A Deductible Collision
<input type="checkbox"/> Fire-Theft-Combined Additional Coverage	
<input type="checkbox"/> Towing and Labor	
<input type="checkbox"/> Term	N/A Months (Estimate)
Premium \$	N/A

QUESTIONS?



PLEASE CALL US AT 1-800-727-7000
00-001

ORIGINAL

525

CERTIFICATE**STATE OF NEW HAMPSHIRE**

VEHICLE IDENTIFICATION NO.	MODEL YR.	YR. OF MFG.	MAKE	MODEL
2FMZA574418A12318	2001		FORD	WINDSTAR
TITLE NO.	BODY STYLE	NEW/USED	ODOMETER	DATE OF ISSUE
8871072	VAN	NEW	10	01/07/02
ACTUAL MILEAGE				

MAILING ADDRESS

FORD MOTOR CREDIT CO
PO BOX 105704
ATLANTA GA 303485704

OWNER(S) NAME AND ADDRESS

COGSWELL JEFFREY T AND
COGSWELL LARA S
473 BERRY ROAD
ALEXANDRIA NH 03222

FIRST LIENHOLDER NAME AND ADDRESS

FORD MOTOR CREDIT CO
PO BOX 105704
ATLANTA GA 30348

LEGEND(S)

SECOND LIENHOLDER NAME AND ADDRESS

RELEASE OF LIEN

THE LIEN HOLDER ON THE VEHICLE DESCRIBED IN THIS CERTIFICATE DOES HEREBY STATE THAT THE LIEN IS RELEASED.

_____ FIRM NAME	BY	_____ SIGNATURE OF AUTHORIZED AGENT	DATE
_____ FIRM NAME	BY	_____ SIGNATURE OF AUTHORIZED AGENT	DATE

THE DIVISION OF MOTOR VEHICLES HEREBY CERTIFIES THAT THE APPLICANT HEREIN NAMED IS DULY REGISTERED AS THE OWNER OF THE VEHICLE DESCRIBED ABOVE; AND THAT FROM THE STATEMENTS OF THE OWNER AND THE RECORDS ON FILE WITH THIS DIVISION, THE VEHICLE DESCRIBED IS SUBJECT TO THE LIENS ENUMERATED, IF ANY, AND NO OTHERS.

CONTROL NUMBER

C6767985



VIRGINIA C. BEECHER
DIRECTOR

VOID IF ALTERED